



AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

1-70. (Canceled).

71. (New) A method comprising:

generating a set of offers for a credit card account and a non-credit card account, each offer including a characteristic of the credit card account, each offer also including an interest rate or a time period associated with the non-credit card account, wherein either the interest rate or the time period at least partially depends upon the characteristic of the credit card account or the characteristic of the credit card account at least partially depends upon the interest rate or the time period associated with the non-credit card account;

presenting the set of offers;

receiving a selection of an offer from the set of offers; and

processing an application for the non-credit card account and the credit card account in accordance with the selection.

72. (New) The method according to claim 71, wherein the non-credit card account comprises a CD account and the time period associated with the non-credit card account comprises a term of deposit for the CD account.

73. (New) The method according to claim 71, wherein the characteristic of the credit card account comprises an interest rate for the credit card account and the interest rate for the credit card account at least partially depends upon the interest rate

associated with the non-credit card account or the time period associated with the non-credit card account.

74. (New) The method according to claim 71, wherein the characteristic of the credit card account comprises an interest rate for the credit card account, and wherein presenting the set of offers comprises presenting an offer with an above market interest rate for the non-credit card account and an above market interest rate for the credit card account.

75. (New) The method according to claim 73, wherein the characteristic of the credit card account comprises an interest rate for the credit card account, and wherein presenting the set of offers comprises presenting an offer with a below market interest rate for the non-credit card account and a below market interest rate for the credit card account.

76. (New) The method according to claim 71, wherein the credit card account comprises a secured credit card account and the non-credit card account is configured as security for the secured credit card account.

77. (New) The method according to claim 71, wherein the characteristic of the credit card account comprises a credit card usage requirement and the interest rate or the time period associated with the non-credit card account at least partially depends upon the credit card usage requirement.

78. (New) The method according to claim 77, wherein the credit card usage requirement comprises a frequency of usage requirement.

79. (New) The method according to claim 71, further comprising:
determining a customer's preference regarding the non-credit card account,

wherein generating the set of offers comprises generating the set of offers based on the customer's preference.

80. (New) The method according to claim 71, further comprising adjusting the interest rate or the time period associated with the non-credit card account based on the characteristic of the credit card account.

81. (New) The method according to claim 71, further comprising adjusting the characteristic of the credit card account based on the interest rate or the time period associated with the non-credit card account.

82. (New) A system comprising:
a processor and a memory including program code configured to, when executed by the processor:

generate a set of offers for a credit card account and a non-credit card account, each offer including a characteristic of the credit card account, each offer also including an interest rate or a time period associated with the non-credit card account, wherein either the interest rate or the time period at least partially depends upon the characteristic of the credit card account or the characteristic of the credit card account at least partially depends upon the interest rate or the time period;

present the set of offers;

receive a selection of an offer from the set of offers; and

process an application for the non-credit card account and the credit card account in accordance with the selection.

83. (New) The system according to claim 82, wherein the non-credit card account comprises a CD account and the time period associated with the non-credit card account comprises a term of deposit for the CD account.

84. (New) The system according to claim 82, wherein the characteristic of the credit card account comprises an interest rate for the credit card account and the interest rate for the credit card account at least partially depends upon the interest rate associated with the non-credit card account or the time period associated with the non-credit card account.

85. (New) The system according to claim 82, wherein the characteristic of the credit card account comprises an interest rate for the credit card account, and wherein the program code is configured to present an offer with an above market interest rate for the non-credit card account and an above market interest rate for the credit card account.

86. (New) The system according to claim 82, wherein the characteristic of the credit card account comprises an interest rate for the credit card account, and wherein the program code is configured to present an offer with a below market interest rate for the non-credit card account and a below market interest rate for the credit card account.

87. (New) The system according to claim 82, wherein the credit card account comprises a secured credit card account and the non-credit card account is configured as security for the secured credit card account.

88. (New) The system according to claim 82, wherein the characteristic of the credit card account comprises a credit card usage requirement and the interest rate or

the time period associated with the non-credit card account at least partially depends upon the credit card usage requirement.

89. (New) The system according to claim 88, wherein the credit card usage requirement comprises a frequency of usage requirement.

90. (New) The system according to claim 82, wherein the program code is further configured to:

determine a customer's preference regarding the non-credit card account; and
generate the set of offers based on the customer's preference.

91. (New) The system according to claim 82, wherein the program code is further configured to adjust the interest rate or the time period associated with the non-credit card account based on the characteristic of the credit card account.

92. (New) The system according to claim 82, wherein the program code is further configured to adjust the characteristic of the credit card account based on the interest rate or the time period associated with the non-credit card account.

93. (New) A method comprising:

generating a set of offers for a credit card account and a CD account, each offer including an interest rate of the credit card account, each offer also including an interest rate or a term of deposit associated with the CD account, wherein either the interest rate associated with the CD account or the term of deposit associated with the CD account at least partially depends upon the interest rate of the credit card account or the interest rate of the credit card account at least partially depends upon the interest rate associated with the CD account or the term of deposit associated with the CD account;
presenting the set of offers;

receiving a selection of an offer from the set of offers; and
processing an application for the CD account and the credit card account in
accordance with the selection.

94. (New) The method according to claim 93, wherein the credit card account
comprises a secured credit card account and the CD account acts as security for the
secured credit card account.

95. (New) A system comprising:
a processor and a memory including program code configured to, when executed
by the processor:

generate a set of offers for a credit card account and a CD account, each offer
including an interest rate of the credit card account, each offer also including an interest
rate or a term of deposit associated with the CD account, wherein either the interest rate
associated with the CD account or the term of deposit associated with the CD account
at least partially depends upon the interest rate of the credit card account or the interest
rate of the credit card account at least partially depends upon the interest rate
associated with the CD account or the term of deposit associated with the CD account;

present the set of offers;
receive a selection of an offer from the set of offers; and
process an application for the CD account and the credit card account in
accordance with the selection.

96. (New) The system according to claim 95, wherein the credit card account
comprises a secured credit card account and the CD account is configured as security
for the secured credit card account.